

**Information to identify the case:**

Debtor 1	<u>Pantaleo LaForgia</u>	Social Security number or ITIN	xxx-xx-3936
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Anna Maria LaForgia</u>	Social Security number or ITIN	xxx-xx-2725
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-22853-KCF			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Pantaleo LaForgia

Anna Maria LaForgia

1/10/20

**By the court:** Kathryn C. Ferguson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

United States Bankruptcy Court  
District of New Jersey

In re:  
Pantaleo LaForgia  
Anna Maria LaForgia  
Debtors

Case No. 17-22853-KCF  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: 318

Page 1 of 3  
Total Noticed: 35

Date Rcvd: Jan 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2020.

db/jdb  
cr Pantaleo LaForgia, Anna Maria LaForgia, 342 Aldo Dr, Toms River, NJ 08753-2434  
+Nationstar Mortgage LLC, Stern, Lavinthal & Frankenberg, 105 Eisenhower Parkway,  
Suite 302, Roseland, NJ 07068-1640  
cr +OCWEN LOAN SERVICING LLC, 6409 Congress Ave Suite 100, Robertson, Anschutz & Schneid P.L.,  
Boca Raton, FL 33487, UNITED STATES 33487-2853  
app +Tony Kamand Realty, LLC, 200 Main St., Toms River, NJ 08753-7415  
518524173 American National Ins. Co., IMG Commission Dept., 1 Moody Plz., Fl 9,  
Galveston, TX 77550-7947  
516898017 Aviva Life Insurance Co., 2400 Veterans Memorial Blvd Ste 300, Kenner, LA 70062-8725  
516898018 Bank of America, PO Box 31783, Tampa, FL 33631-3783  
518524174 Ceetitifed Credit & Collection Bureau, POB 1750, Whitehouse Station, NJ 08889-1750  
518426729 +Deutsche Bank National Trust Company, Robertson, Anschutz & Schneid, P.L.,  
6409 Congress Ave., Suite 100, Boca Raton, FL 33487-2853  
517148470 +Deutsche Bank National trust Company, Ocwen Loan Servicing, LLC,  
Attn: Cashiering Department, 1661 Worthington Road, Suite 100,  
West Palm Beach, FL 33409-6493  
516898020 Fidelity Life Insurance, 8700 W Bryn Mawr Ave, Chicago, IL 60631-3512  
516898021 Forester's Life Insurance Company, 789 Don Mills Rd, North York, ON M3C-1T9  
516954533 Marriot Ownership Resorts, PO Box 382028, Pittsburgh, PA 15251-8028  
518524175 Michael Harrison, Esq., 3155 State Rte. 10, Ste. 214, Denville, NJ 07834-3430  
518524176 Myrid Emergency Phys, LLC, POB 80137, Philadelphia, PA 19101-1137  
516898024 Nationstar Mortgag, PO Box 60516, City of Industry, CA 91716-0516  
518524177 Ocean Medical Ctr., Hackensack Meridian Health, POB 650292, Dallas, TX 75265-0292  
517155951 Ocwen Loan Servicing, LLC, Attn: Bankruptcy Dept., PO Box 24605,  
West Palm Beach, FL 33416-4605  
516898025 Ocwen Mortgage, LLC, PO Box 660264, Dallas, TX 75266-0264  
517126334 Paul Milroth, 2 Schoolhouse Ln, Lakewood, NJ 08701-5761  
516898026 Paul and Stephanie Milroth, 2 Schoolhouse Ln, Lakewood, NJ 08701-5761  
517125631 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Department of Treasury,  
Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)  
517145646 +THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, c/o Shellpoint Mortgage Servicing,  
PO Box 10826, Greenville, SC 29603-0826  
517164699 +TOMS RIVER MUA, 340 WEST WATER ST, TOMS RIVER, NJ 08753-6533  
517144902 +The Bank of New York as trustee for registered, C/O Carrington Mortgage Services, LLC,  
1600 South Douglass Road, Suite 200-A, Anaheim, California 92806-5948  
517048771 +Toyota Lease Trust, C/O Toyota Motor Credit Corporation, PO Box 9013,  
Addison, Texas 75001-9013  
517048770 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013  
517167811 +U.S. Bank National Association, c/o Nationstar Mortgage, Attn: Bankruptcy Dept,  
PO Box 619096, Dallas, TX 75261-9096  
516954534 United Home Life Insruance, 225 S. East Street, Indianapolis, IN 46202-4002

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 11 2020 00:31:55 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jan 11 2020 00:31:52 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
cr EDI: IRS.COM Jan 11 2020 04:58:00 United States of America (Internal Revenue Service,  
U.S. Attorney's Office, 970 Broad Street, Suite 700, Newark, NJ 07102-2535  
516898019 EDI: BANKAMER.COM Jan 11 2020 04:53:00 Bank of America Home Loans, Customer Service,  
PO Box 31785, Tampa, FL 33631-3785  
516898023 EDI: TFSR.COM Jan 11 2020 04:58:00 Lexus Financial Services, PO Box 9490,  
Cedar Rapids, IA 52409-9490  
518286287 EDI: BL-BECKET.COM Jan 11 2020 04:58:00 Toyota Lease Trust, c/o Becket and Lee LLP,  
PO Box 3001, Malvern PA 19355-0701

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Nationstar Mortgage LLC dba Mr. Cooper, as service, Stern Lavinthal & Frankenberg LLC,  
105 Eisenhower Parkway, Suite 302  
cr\* +Deutsche Bank National Trust Company, Robertson, Anschutz & Schneid, P.L.,  
6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853  
516898022\* Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346,  
Philadelphia, PA 19101-7346  
516898027\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New jersey, N.J. Division of Taxation Bankruptcy Sec,  
PO Box 245, Trenton, NJ 08695-0245)

TOTALS: 1, \* 3, ## 0

District/off: 0312-3

User: admin  
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Page 2 of 3  
Total Noticed: 35

Date Rcvd: Jan 10, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 12, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 10, 2020 at the address(es) listed below:

Aleisha Candace Jennings on behalf of Creditor OCWEN LOAN SERVICING LLC ajennings@rasflaw.com  
Andrew M. Lubin on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,  
AS TRUSTEE bkecf@milsteadlaw.com, alubin@milsteadlaw.com  
Bunce Atkinson on behalf of Trustee Bunce Atkinson bunceatkinson@aol.com, NJ09@ecfcbis.com,  
maraujo@atkinsondebartolo.org, atkinson@remote7solutions.com  
Bunce Atkinson bunceatkinson@aol.com, NJ09@ecfcbis.com, maraujo@atkinsondebartolo.org,  
atkinson@remote7solutions.com  
Charles G. Wohlrab on behalf of Creditor The Bank of New York as trustee for registered  
Holders of CWABS, Inc., Asset-Backed Certificates, Series 2006-3 cwohrlab@LOGS.com,  
njbankruptcynotifications@logs.com  
Charles G. Wohlrab on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE,  
SUCCESSOR IN INTEREST TO WILMINGTON TRUST COMPANY, AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK OF  
AMERICA NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR BY MERGE cwohrlab@LOGS.com,  
njbankruptcynotifications@logs.com  
Charles G. Wohlrab on behalf of Creditor The Bank of New York Mellon, f/k/a The Bank of New  
York as trustee for registered Holders of CWABS, Inc., Asset-Backed Certificates, Series 2006-3  
cwohrlab@LOGS.com, njbankruptcynotifications@logs.com  
Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Eamonn O'Hagan on behalf of Creditor United States of America (Internal Revenue Service)  
eamonn.ohagan@usdoj.gov  
Gilbert R Yabes on behalf of Creditor Aldridge Pite, LLP bkecfinbox@aldridgepite.com,  
GRY@ecf.courtdrive.com  
Jeanette F. Frankenberg on behalf of Creditor Nationstar Mortgage LLC cmecf@sternlav.com  
Jeanette F. Frankenberg on behalf of Creditor Nationstar Mortgage LLC dba Mr. Cooper, as  
servicer for U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR IN INTEREST TO WILMINGTON  
TRUST COMPANY, AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK OF AMER cmecf@sternlav.com  
Jeffrey Rappaport on behalf of Creditor The Bank of New York as trustee for registered  
Holders of CWABS, Inc., Asset-Backed Certificates, Series 2006-3 jrappaport@logs.com,  
njbankruptcynotifications@logs.com  
Kevin Gordon McDonald on behalf of Creditor Toyota Motor Credit Corporation  
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Laura M. Egerman on behalf of Creditor Deutsche Bank National Trust Company  
bkyecf@rasflaw.com, bkyecf@rasflaw.com; legerman@rasnj.com  
Laura M. Egerman on behalf of Creditor OCWEN LOAN SERVICING LLC bkyecf@rasflaw.com,  
bkyecf@rasflaw.com; legerman@rasnj.com  
Lauren Bielskie on behalf of U.S. Trustee United States Trustee lauren.bielskie@usdoj.gov  
Lauren Bielskie on behalf of U.S. Trustee U.S. Trustee lauren.bielskie@usdoj.gov  
Rebecca Ann Solarz on behalf of Creditor Toyota Lease Trust rsolarz@kmlawgroup.com  
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation  
rsolarz@kmlawgroup.com  
Timothy P. Neumann on behalf of Defendant Leo P LaForgia timothy.neumann25@gmail.com,  
btassillo@aol.com; geoff.neumann@bnfsbankruptcy.com  
Timothy P. Neumann on behalf of Debtor Pantaleo LaForgia timothy.neumann25@gmail.com,  
btassillo@aol.com; geoff.neumann@bnfsbankruptcy.com  
Timothy P. Neumann on behalf of Appraiser Tony Kamand Realty, LLC timothy.neumann25@gmail.com,  
btassillo@aol.com; geoff.neumann@bnfsbankruptcy.com  
Timothy P. Neumann on behalf of Joint Debtor Anna Maria LaForgia timothy.neumann25@gmail.com,  
btassillo@aol.com; geoff.neumann@bnfsbankruptcy.com

District/off: 0312-3

User: admin  
Form ID: 318

Page 3 of 3  
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

United States Trustee USTPRegion03.NE.ECF@usdoj.gov

Ward Benson on behalf of Creditor United States of America (Internal Revenue Service)  
ward.w.benson@usdoj.gov, Eastern.Taxcivil@usdoj.gov

TOTAL: 28